

EXHIBIT 5



Continental Heritage Insurance Company

Branch Office P.O. Box 16334 • 3400 Corporate Exchange • 14th • Suite 290, Columbus, OH 43231
(800) 878-7389 • (614) 895-2600 • Telex: 614895-7036

November 4, 1999

State of California
Department of Insurance
Rate Regulation Division
Rate Filing Bureau
45 Fremont Street, 23rd Floor
San Francisco, CA 94105

RE: Bail Bond Program
Rate Increase
Your File # 97-10522

Dear Sir or Madam:

We are submitting for your approval the necessary paperwork for a change to our previously filed and approved rates for our Bail Bond Program.

This is essentially a "me too" filing as we wish to adopt the rates filed and approved by your Department of American Contractors.

Our original rate filing was approved effective January 15, 1998, however, to date we have not written this line of business in your state. Therefore, we have no figures to report.

I trust the information contained in this filing is adequate for your Department to make a favorable decision regarding these proposed new rates. Please contact me if you have any questions or concerns. Your consideration is appreciated.

Sincerely,

Sue Duffy
Regulatory Compliance Analyst
Sduffy@centurysurety.com

Enclosures

RATE FILING BUREAU—SF

NOV 08 1999

STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE

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CONTINENTAL HERITAGE INSURANCE COMPANY

Rate Manual

Court Bonds – Judicial Proceedings

Bail Bond Rates

PREFERRED

8% of Penal amount plus \$15.00

Only bonds of \$30,000 penal amount and larger qualify for this rate and requires full cash collateral or it's equivalent or real property with an equity of no less than 150% of the penal amount (with all owners of record signed and notarized on short form deed of trust and deed must be recorded with applicable county recorder). Full premium must be paid at the time of execution of bonds.

HIGH RISK

15% of penal amount plus \$15.00

Will be charged with single indemnitor, signature only. Only bonds with penal amount of \$10,000.00 and less qualify for this rate. Execution of bond discretionary with underwriter.

STANDARD

10% of penal plus \$15.00

Any bond that does not qualify for high risk or preferred rates shall be underwritten at the STANDARD rate.

MINIMUM PREMIUM

A minimum premium of \$50.00 plus \$15.00 shall be charged on any bond with a penal amount below \$499.99.